



RESEARCH ARTICLE

FACTORS INFLUENCING THE PERFORMANCE OF REMOTE WORKERS IN THE BANKING INDUSTRY OF SOMALIA

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ABSTRACT

This study investigates the relationship between transformational leadership, organizational support, work environment, and remote worker performance within Somalia's banking sector. Using the Job Demands-Resources (JD-R) framework, the research explores the direct effects of these constructs on the performance of Remote Workers. Data were collected from 355 respondents and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal significant positive relationships between transformational leadership and organizational support and the work environment, emphasizing the role of leadership in fostering supportive organizational climates. Furthermore, organizational support and the work environment significantly enhanced remote worker performance, highlighting their importance as critical job resources. By expanding the JD-R framework, this study contributes to the theoretical understanding of leadership and organizational dynamics in remote work settings. It offers practical recommendations for optimizing remote worker performance in developing economies. These findings hold important implications for organizations seeking to adapt to the challenges of digital transformation and remote work in similarly resource-constrained contexts.

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INTRODUCTION

The rise of remote work has transformed how organizations operate, especially in industries such as banking that traditionally relied on physical presence and hierarchical structures. This transformation, accelerated by rapid digitalization, has offered opportunities for flexibility, productivity, and cost-efficiency (Nichkasova & Shmarlouskaya, 2020). However, it has also introduced more pronounced challenges in developing economies like Somalia. While remote work has been extensively studied in developed countries with strong technological infrastructures, little is known about how it functions in fragile states with unique economic, cultural, and infrastructural constraints (Bailey & Kurland, 2002; Braesemann *et al.*, 2022). Understanding the factors influencing remote worker performance in Somalia's banking industry is essential for improving organizational outcomes and contributing to the country's broader economic resilience. The banking industry in Somalia plays a pivotal role in facilitating financial stability and economic development. Over the past decade, Sharif & Sharif (2024) revealed that Somali banks have adopted digital solutions to address the needs of the diaspora and the growing local demand for financial services. With the increasing reliance on digital banking and remote operations, the sector is undergoing significant transformation (Kitsios *et al.*, 2021). However, this

shift is not without challenges. Limited technological infrastructure, intermittent internet connectivity, and cultural expectations of face-to-face work interactions complicate the effectiveness of remote work. Moreover, the absence of robust organizational support systems and leadership practices tailored to remote work exacerbates these challenges. Addressing these issues requires a deeper understanding of the key factors driving remote worker performance in this unique context (Wang *et al.*, 2021). Transformational leadership, organizational support, and work environment influence employee outcomes in remote work settings. Transformational leadership is characterized by a leader's ability to inspire, motivate, and provide individualized support to employees (C. Li *et al.*, 2024). Research suggests that such leadership styles are particularly effective in remote work environments, where direct supervision is limited and employee autonomy is higher (Bass & Riggio, 2022). Organizational support, including access to resources, emotional well-being initiatives, and effective communication systems, is another crucial determinant of remote worker performance (Suyono *et al.*, 2024). Additionally, the work environment, encompassing both physical and digital aspects such as internet accessibility, ergonomic setups, and work-life balance, plays a significant role in shaping employee productivity and satisfaction (Suriyanto & Nurfahira, 2024). While there is a growing body of literature on remote work, most studies focus on developed economies with established infrastructures and stable

institutions. Developing countries like Somalia, which face unique challenges such as political instability, limited technological resources, and socio-cultural complexities, remain underrepresented in the research (Bailey & Kurland, 2002; Braesemann *et al.*, 2022). The existing studies rarely address the interplay between transformational leadership, organizational support, and work environment in remote work contexts within fragile states (Ferreira *et al.*, 2021; Gifford, 2022). By exploring these dynamics in Somalia's banking industry, this study seeks to fill an important gap in the literature and provide theoretically and practically relevant insights. The motivation for this research lies in its potential to contribute to academic knowledge and practical applications. Academically, the study extends transformational leadership theories to a unique and underexplored context, offering new perspectives on how leadership influences remote work outcomes in fragile states. Practically, the findings aim to guide Somali banks in designing effective remote work policies that enhance employee performance and organizational resilience. This is particularly critical as the sector navigates the challenges of digital transformation in a resource-constrained environment. The research also holds broader implications for policymakers and development agencies promoting sustainable remote work practices in similar contexts.

This study makes several key contributions to the literature. First, it empirically examines the role of transformational leadership in influencing remote worker performance in Somalia, providing insights that extend beyond developed-world contexts. Second, it highlights the importance of organizational support in mitigating the challenges of remote work in fragile states. Third, the research introduces a conceptual model that integrates leadership, organizational, and environmental factors, offering a holistic framework for understanding remote work dynamics in the Somali banking sector. Finally, the study's findings have practical implications for organizations and policymakers aiming to foster productivity and well-being in remote work settings. The research presents several novelties contributing to academic literature and a practical understanding of remote work dynamics in fragile states. First, it uniquely applies transformational leadership theories to the context of remote work in Somalia's banking industry, a setting largely underexplored in existing studies. This adds a new dimension to the leadership-performance discourse by considering how leadership styles can drive productivity in resource-constrained and culturally distinct environments. Second, the study introduces an integrated conceptual model that combines transformational leadership, organizational support, and work environment as interrelated factors influencing remote worker performance, offering a holistic framework that extends beyond traditional linear models. Third, by focusing on Somalia, a post-conflict nation with unique infrastructural and socio-political challenges, the research addresses a significant geographical gap in the remote work literature, predominantly on developed economies. Finally, the findings provide practical recommendations tailored to fragile states, emphasizing context-specific strategies such as leveraging limited digital resources and culturally aligned leadership practices. This makes it highly relevant for policymakers, development agencies, and organizational leaders in similar environments. The study is structured into five sections. The first section introduces the research topic, highlighting its relevance and objectives. The second section provides a

comprehensive literature review. The third section outlines the methodology, including the study setting, data collection methods, and analytical framework. The fourth section presents the findings, discussing their implications for theory and practice. Finally, the fifth section concludes with actionable recommendations for stakeholders and suggestions for future research.

Theoretical basis and Hypothesis development

Job Demands-Resources (JD-R) Theory: The Job Demands-Resources (JD-R) Theory provides a valuable lens for understanding how transformational leadership, organizational support, and the work environment influence remote worker performance, as depicted in the attached model (Barry, 2023). The theory posits that job demands—such as the challenges of remote work, including technological barriers, communication gaps, and workload—strain employees, potentially lowering performance and well-being (Deshpande *et al.*, 2024). However, job resources can counter these demands, which serve as physical, psychological, or organizational enablers that empower employees to cope effectively and perform optimally. In this study, transformational leadership is a key resource, providing remote workers with vision, motivation, and individualized support (Boateng *et al.*, 2022; C. Li *et al.*, 2024). Organizational support, such as access to tools, training, and emotional assistance, further enhances employees' ability to navigate the complexities of remote work (Ogbu *et al.*, 2024). Additionally, a conducive work environment, including ergonomic setups and reliable digital infrastructure, is a crucial resource that alleviates job demands and fosters productivity. The JD-R Theory aligns seamlessly with the conceptual model by emphasizing how the dynamic interplay between these factors can enhance remote worker performance (Asriandi *et al.*, 2024), particularly in resource-constrained environments like Somalia's banking sector.

Hypothesis Development

Transformational Leadership and Organizational Support: Transformational leadership is not only about inspiring employees but also about creating structures where they feel consistently supported. This leadership style emphasizes trust, motivation, and a shared vision, enabling employees to align their goals with organizational objectives (C. Li *et al.*, 2024; Wiredu *et al.*, 2023). In remote work settings, transformational leaders bridge employees and the organization, ensuring that support is visible and actionable (Mayberry, 2024). For instance, they actively communicate organizational priorities, clarify expectations, and advocate for better resource access. A key aspect of transformational leadership is its ability to foster perceptions of fairness and care within organizations. Li (2024) noted that employees under such leadership often perceive the organization as more empathetic and proactive, as leaders advocate for tools, training, and personal development opportunities that improve job satisfaction and performance. These perceptions of support often lead to heightened employee engagement, even in remote settings where organizational efforts may go unnoticed. In resource-limited environments, transformational leaders play a pivotal role in building trust, especially where systemic challenges such as limited technology and uneven resource distribution exist. Their ability to navigate these challenges with empathy and strategic decision-making creates a foundation for

organizational support that employees can rely on (Gashu, 2024). For example, such leaders might prioritize investments in staff training or create contingency plans to address recurring operational issues. Ultimately, transformational leadership aligns with the Job Demands-Resources (JD-R) framework by acting as a critical job resource that amplifies organizational support (Kyambade & Namatovu, 2025). By making employees feel valued and empowered, transformational leaders ensure that the organization is perceived as a supportive entity, even in the face of significant challenges.

H1: Transformational leadership positively influences organizational support.

Transformational Leadership and Work Environment:

Transformational leaders play a central role in cultivating work environments that are adaptable, resourceful, and conducive to productivity. This is particularly important in remote settings, where traditional workplace dynamics are disrupted (Shahid, 2024). Instead of focusing solely on addressing physical constraints, these leaders encourage a holistic approach, integrating technology, work-life balance, and psychological well-being into their vision for a supportive work environment. Unlike static solutions, transformational leadership continually emphasizes adaptive practices to improve the work environment (Nadeem, 2024). Another unique contribution of transformational leaders is their ability to personalize the work environment. By understanding individual employee needs and preferences, they tailor solutions that enable productivity (Viterouli *et al.*, 2024). For example, they might empower team members to structure their work schedules, aligning organizational goals with personal circumstances. This individualized approach reinforces a sense of autonomy and accountability, which is critical for sustaining motivation in remote roles. Transformational leadership directly connects to the JD-R theory by enhancing job resources within the work environment (Faiz Rasool *et al.*, 2024). By continuously identifying and addressing barriers, these leaders create environments that meet immediate operational demands and build resilience, allowing employees to thrive in the long term.

H2: Transformational leadership has a positive relationship with the work environment.

Transformational Leadership and Remote Worker Performance:

Transformational leadership is a cornerstone of effective management, particularly in remote work settings, where the absence of physical interaction can create challenges in motivation and coordination (Afzal, 2024). Leaders with transformational qualities inspire employees to align with organizational goals, provide personalized support, and cultivate a sense of belonging that transcends physical distance. This leadership style is especially impactful in ensuring remote workers maintain high-performance levels despite the inherent demands of remote work (Paudel & Sherm, 2024). By fostering an environment of trust and motivation, these leaders enable employees to overcome these constraints. Xiufan & Yunqiao (2024) asserted that transformational leaders usually create a vision of excellence that motivates employees to adapt and innovate, even when faced with inadequate resources. This leadership approach ensures that employees remain engaged and committed to achieving organizational objectives (Koeswayo *et al.*, 2024). Moreover,

transformational leaders excel in creating an adaptive framework for employees to thrive. They encourage innovation, empower employees to make decisions and provide consistent feedback to maintain focus on performance outcomes. These behaviors reduce the uncertainty and ambiguity often associated with remote work, providing employees with clarity and direction. Such leadership enhances individual performance and strengthens team cohesion, even in dispersed settings. The JD-R theory highlights how job resources such as transformational leadership mitigate the adverse effects of job demands and enhance employee performance (Kyambade & Namatovu, 2025; Miranda, 2024). Transformational leaders act as a critical resource, addressing employees' immediate concerns and fostering a long-term commitment to organizational goals. This dynamic underscores the significant influence of transformational leadership on remote worker performance.

H3: Transformational leadership has a significant positive impact on remote worker performance.

Organizational Support and Remote Worker Performance:

Organizational support encompasses more than providing physical tools; it also includes emotional backing, transparent communication, and a sense of security for employees (I. Hwang & Seo, 2025). Workers who feel supported by their organizations are better equipped to manage the challenges of remote work, ranging from isolation to task overload (Lamovšek *et al.*, 2025). This support directly impacts their performance by reducing stress and fostering a sense of belonging. For employees in Somalia's banking sector, organizational support often serves as a lifeline amid infrastructural gaps. Organizations can bridge the gap between challenges and productivity by ensuring consistent access to digital tools, offering regular skill-development opportunities, and maintaining open communication channels (Zervas & Stiakakis, 2024). These efforts demonstrate an organization's commitment to its workforce, fostering employee trust and loyalty. Moreover, organizational support reduces uncertainty, a common challenge in remote work environments. Employees who are unsure about expectations or feel disconnected from decision-making processes are less likely to perform effectively. Through clear guidelines, regular check-ins, and responsive feedback systems, organizations can empower their remote workforce to navigate ambiguity and maintain focus on their objectives (Omachi & Ajewumi, 2024). The JD-R framework highlights how job resources, such as perceived organizational support, mitigate the negative effects of job demands (Y. Li *et al.*, 2025). In this case, organizational support is a critical buffer against remote work challenges, enabling employees to achieve higher performance while fostering long-term engagement.

H4: Organizational support positively impacts remote worker performance.

Work Environment and Remote Worker Performance:

The work environment significantly influences how employees perceive and respond to the demands of their roles. In a remote setting, the quality of the work environment depends on multiple factors, including technological infrastructure, ergonomic arrangements, and the psychological atmosphere fostered by the organization (Basalamah, 2021). Employees who operate in supportive environments are better positioned to overcome challenges and deliver high-quality results

(López-Cabarcos *et al.*, 2022). Alternatives such as hybrid work models, access to mobile-friendly systems, or partnerships with local internet providers can significantly improve working conditions. These proactive measures enable employees to focus on their tasks rather than on the limitations of their environment. Beyond the physical and technical aspects, a positive work environment also incorporates emotional and social dimensions (Abun, 2021). Remote workers who feel connected to their teams and valued by their organizations are likelier to perform at their best. Virtual team-building activities, mentorship programs, and peer-support systems are ways organizations can enhance the psychological aspects of the work environment. The JD-R theory positions the work environment as a vital resource that counters job demands and fosters resilience (Demerouti & Bakker, 2023). By investing in comprehensive strategies to improve the remote work environment, organizations can ensure that employees remain engaged, motivated, and productive even under challenging circumstances.

H5: The work environment positively affects remote worker performance.

Knowledge Gap: Despite the growing body of research on remote work, significant knowledge gaps remain, particularly in the context of developing economies and fragile states like Somalia. Existing studies primarily focus on remote work dynamics in developed countries with robust digital infrastructures, leaving a critical void in understanding how transformational leadership, organizational support, and work environment influence remote worker performance in resource-constrained and culturally unique settings. Moreover, the interplay between these factors, as conceptualized in the research model, is underexplored in the literature.

This study contributes to bridging these gaps by contextualizing the Job Demands-Resources (JD-R) Theory within the Somali banking sector, offering insights into how leadership and organizational resources mitigate job demands and enhance employee outcomes. The research introduces a holistic perspective on optimizing remote work in challenging environments by integrating transformational leadership into the JD-R framework and empirically testing its effects on organizational support, work environment, and remote worker performance. Furthermore, it provides actionable recommendations tailored to fragile states, contributing to theoretical advancement and practical strategies for improving organizational performance in under-researched contexts. The research model has been provided in Figure 1.

RESEARCH METHODOLOGY

Data and Sample: To explore the factors influencing remote worker performance in Somalia's banking sector, we conducted a structured survey targeting experienced banking professionals. Our initial sample consisted of 558 participants from Mogadishu, representing a diverse range of employees across different roles and hierarchical levels within the banking industry. Out of the total sample, 355 valid responses were obtained and used for the final analysis. The exclusion criteria included incomplete surveys, participants above 65 (the typical retirement age in Somalia), and those not currently engaged in banking-related occupations. The final dataset comprises a balanced mix of participants with substantial industry experience. The average age of the respondents is 41.7 years (SD = 10.2), with an average tenure of 12.8 years (SD = 8.4), indicating a workforce with significant professional expertise. The gender distribution includes 198 males (55.8%) and 157 females (44.2%), highlighting a relatively equitable representation of genders within the sampled population. Furthermore, 245 respondents (69%) possess higher education qualifications, illustrating the prevalence of advanced educational attainment in the banking sector.

The study constructs

Remote Worker Performance: We measure remote worker performance using a tailored version of the "Remote Work Effectiveness Scale" (Fay, 2007), which is adapted to reflect the unique context of Somalia's banking sector. The Remote Worker Performance (RWP) consists of 5 items that assess employees' productivity, quality of work, and ability to meet deadlines in remote settings. Example items include "I consistently meet deadlines while working remotely" and "I maintain high standards of quality in my tasks despite working outside the office." Responses are collected on a 7-point Likert scale ranging from 1 (Strongly Disagree) to 7 (Strongly Agree). We calculate Cronbach's alpha for the total scale to ensure reliability, which exceeds the commonly acceptable threshold ($\alpha = 0.93$). We further validate the scale through factor analysis (FA). These dimensions align with the conceptual framework of performance in remote work settings. The total scores are standardized before being used in regression analyses to ensure comparability across participants.

Transformational Leadership: Transformational leadership is assessed using the Multifactor Leadership Questionnaire (Bass & Avolio, 1994; C. Li *et al.*, 2024). This scale includes 7 items to measure four key dimensions of transformational leadership: inspirational motivation, intellectual stimulation, individualized consideration, and idealized influence. Participants rate their direct supervisors on items such as "My supervisor motivates me to achieve beyond expectations" and "My supervisor encourages me to think creatively and solve problems innovatively." Cronbach's alpha for the scale in this study is robust ($\alpha = 0.91$), indicating high internal consistency. Factor analysis confirms the one-dimensionality of the transformational leadership construct, which is treated as a composite score in subsequent analyses.

Organizational Support: We measure organizational support using the 6-item version of the Perceived Organizational Support Scale (Eisenberger *et al.*, 1986; P.-C. Hwang & Han,

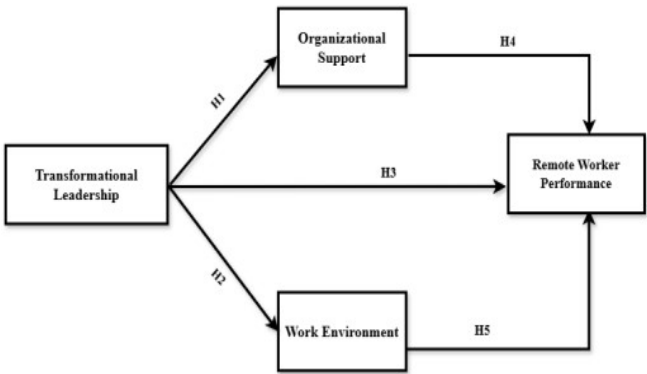


Figure 1. Research Model

2025). This scale evaluates employees' perceptions of the organization's commitment to their well-being and success. Example items include "My organization values my contributions to its well-being" and "My organization provides me with the tools I need to succeed remotely." The scale's reliability is excellent, with Cronbach's alpha ($\alpha = 0.92$). In addition, factor analysis supports the scale's construct validity, ensuring its applicability to the Somali banking context.

Work Environment: The work environment is assessed using a modified version of the Work Environment Inventory (Amabile & Gryskiewicz, 1989), adapted to capture the specific challenges and resources associated with remote work. This 6-item scale includes items related to physical infrastructure (e.g., "My workspace is comfortable and conducive to productivity") and psychological aspects (e.g., "I feel supported by my organization in managing work-life balance"). To assess reliability, Cronbach's alpha is calculated and found to be high ($\alpha = 0.89$). Exploratory factor analysis reveals two factors, physical work environment and social/psychological work environment, combined into a single score for analysis.

The pilot testing: A pilot test was conducted before the main data collection to ensure the validity and reliability of the constructs used in this study. The pilot involved 50 participants from Somalia's banking sector who were not part of the final sample. This process aimed to refine the survey instruments and confirm their applicability within Somalia's unique cultural and operational context.

During the pilot, we evaluated the clarity of the survey items, the scales' appropriateness, and the constructs' reliability. Cronbach's alpha was calculated for each scale, with all constructs exceeding the acceptable threshold of 0.7, indicating strong internal consistency. Additionally, participant feedback helped refine ambiguous items and tailor them further to the remote work environment in the banking sector. The pilot test results provided confidence in the robustness of the measurement tools, ensuring their suitability for capturing the influence of transformational leadership on organizational support, work environment, and remote worker performance.

Analytical approach: The study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using Smart PLS 4.0 to analyze the measurement and structural models. This approach was chosen due to its robustness in handling complex models and small sample sizes, making it particularly suitable for this research context. The reliability and validity of the measurement model, including both convergent and discriminant validity, were rigorously assessed (Hair *et al.*, 2021).

Bootstrapping with 5,000 resamples was utilized to estimate the significance of path coefficients and test the hypothesized relationships (Manley *et al.*, 2021). Additionally, PLS blindfolding techniques were applied to evaluate the predictive relevance of the model, ensuring its robustness. Following the three-step process outlined by Manley *et al.* (2021), the analysis began with descriptive statistics, assessed the measurement model for validity and reliability, and culminated in testing the structural model to confirm the hypothesized direct, mediating, and moderating effects. This methodological approach provided a comprehensive framework for analyzing the relationships among transformational leadership,

organizational support, work environment, and remote worker performance (Owusu *et al.*, 2024).

RESULTS

Descriptive outcome: The descriptive analysis table provides an overview of the demographic and professional profiles of the 355 respondents in Somalia's banking sector. It categorizes participants based on key attributes, including location, gender, age, experience, education, and occupational levels.

For instance, most respondents are based in Mogadishu (90%), with 59% male and 41% female representation. Most participants are highly educated, with 56% holding a bachelor's degree, while 42% work as specialists or supervisors, reflecting a diverse and experienced workforce critical for the study's insights.

Table 1. Profile of participants

Subcategory	Number	%
Respondents (n=355)		
Area		
Mogadishu	320	90%
Other	35	10%
Gender		
Male	210	59%
Female	145	41%
Age		
20-30	70	20%
31-40	150	42%
41-50	100	28%
51-60	35	10%
Experience		
<1	5	1%
2-5	40	11%
6-10	90	25%
11-15	80	22%
16-20	70	20%
21+	70	20%
Education		
High School	10	3%
Diploma	30	8%
Bachelor	200	56%
Master	95	27%
Ph.D.	20	6%
Occupational Level		
Entry	25	7%
Specialist/Supervisor	150	42%
Manager/Sr Manager	100	28%
Director	50	14%
Leadership	30	9%

Common method variance (CMV): Common Method Bias (CMB) refers to a systematic error variance that arises when data for a study's dependent and independent variables are collected from the same source, typically using the same measurement method.

This bias can inflate or distort the observed relationships between variables, threatening the validity of the findings. In this study, CMB was assessed using (Harman, 1976) Harman's one-factor test, a widely used technique to evaluate whether a single factor accounts for the majority of the variance in the data. The test results revealed that the first factor explained 29.56% of the variance, well below the commonly accepted threshold of 50% (Ribeiro *et al.*, 2022). This indicates that common method bias is unlikely to be a significant concern in this research.

Evaluation of measurement model

Reliability and assessment of convergent test: Table 2 and Figure 2 comprehensively evaluate the reliability, convergent validity, and multicollinearity of the constructs used in this study. Internal consistency reliability is confirmed through Cronbach's Alpha (CA) and Composite Reliability (CR) values, with all constructs (Remote Worker Performance, Transformational Leadership, Organizational Support, and Work Environment) exceeding the threshold of 0.7 (Hair *et al.*, 2021). The CR values, ranging from 0.903 to 0.966, further underscore the strong reliability of the constructs. Convergent validity is assessed using the Average Variance Extracted (AVE), where all constructs exceed the minimum threshold of 0.50, indicating that their respective constructs explain a substantial portion of the variance in the observed items. For instance, Remote Worker Performance (RWP) exhibits an AVE of 0.636, Transformational Leadership (TFL) shows 0.650, Organizational Support (OGS) has 0.645, and Work Environment (WKE) achieves the highest AVE of 0.681. These results confirm the adequacy of convergent validity across all constructs.

Table 2. Test for reliability, convergent validity and VIF

Constructs	Items	VIF	FL	AVE	CR	CA
Remote Worker Performance (RWP)				0.636	0.913	0.930
	RWP1	2.296	0.789			
	RWP2	2.166	0.842			
	RWP3	1.866	0.794			
	RWP4	2.204	0.773			
	RWP5	2.518	0.830			
Transformational Leadership (TFL)				0.650	0.903	0.910
	TFL1	2.165	0.745			
	TFL2	2.892	0.789			
	TFL3	2.242	0.842			
	TFL4	2.671	0.834			
	TFL5	1.847	0.832			
	TFL6	1.860	0.865			
	TFL7	1.665	0.700			
Organizational Support (OGS)				0.645	0.927	0.920
	OGS1	2.957	0.808			
	OGS2	2.687	0.781			
	OGS3	2.803	0.770			
	OGS4	1.265	0.795			
	OGS5	1.677	0.828			
	OGS6	1.684	0.801			
Work Environment				0.681	0.966	0.890
	WKE1	2.956	0.730			
	WKE2	2.686	0.809			
	WKE3	2.736	0.860			
	WKE4	1.207	0.842			
	WKE5	2.296	0.831			
	WKE6	2.166	0.872			

Multicollinearity Check (VIF): Variance Inflation Factor (VIF) values are provided to assess multicollinearity among the items, with all values ranging from 1.207 to 2.957 (see Table 2), well below the critical threshold of 5. This indicates that multicollinearity is not a concern in this study, and the items exhibit independence in their measurement. For example, OGS1 (VIF = 2.957) and WKE6 (VIF = 2.166) confirm that the constructs are free from excessive collinearity, ensuring stable regression estimates.

Discriminant Validity: Discriminant validity was evaluated using the Fornell-Larcker Criterion, ensuring that each

construct in the model is empirically distinct from the others. The table's results demonstrate that the AVE's square root for each construct is greater than its correlations with other constructs, satisfying the Fornell-Larcker Criterion (Fornell & Larcker, 1981). Using the Fornell-Larcker Criterion, discriminant validity was confirmed by ensuring that the Average Variance Extracted (AVE) square root for each construct (diagonal elements) is greater than its correlations with other constructs. For example, the square root of AVE for TFL (0.703) is higher than its correlations with WKE (0.792) and OGS (0.632), confirming that each construct is distinct and measures unique theoretical dimensions. This ensures the robustness of the model and the validity of the constructs.

Table 3. Outcome of discriminant validity

	OGS	RWP	TFL	WKE
OGS	0.397			
RWP	0.896	0.606		
TFL	0.632	0.643	0.703	
WKE	0.702	0.746	0.792	0.525

Hypothesis testing: The findings of this study, as presented in Table 4 and Figure, confirm the significant relationships between transformational leadership (TFL), organizational support (OGS), work environment (WKE), and remote worker performance (RWP). The relationship between TFL and OGS ($\beta = 0.326$, $p = 0.001$) highlights the critical role of leadership in fostering a supportive organizational culture that enhances employee perceptions of support. Similarly, TFL strongly influences WKE ($\beta = 0.932$, $p = 0.000$), emphasizing the importance of leadership in creating conducive physical and psychological workplace conditions. Furthermore, the direct effect of TFL on RWP ($\beta = 0.468$, $p = 0.000$) underlines the role of leadership in motivating and empowering employees to perform effectively in remote settings. Organizational support (OGS) and work environment (WKE) both exhibit strong positive effects on RWP, with $\beta = 0.992$ ($p = 0.000$) and $\beta = 0.717$ ($p = 0.002$), respectively. The results demonstrate that a robust support system, including tangible resources and emotional backing, significantly enhances remote worker performance. Similarly, a well-structured work environment—characterized by ergonomic setups, reliable tools, and flexible arrangements—is crucial in boosting productivity and job satisfaction among remote employees. These findings align with the Job Demands-Resources (JD-R) framework, reinforcing the significance of job resources in mitigating the challenges of remote work. The model fit indices further validate the structural model's reliability and accuracy. The SRMR values (0.140 for the saturated model and 0.141 for the estimated model) indicate a satisfactory fit. In contrast, the NFI values (0.931 for the saturated model and 0.922 for the estimated model) confirm the model's robustness.

DISCUSSION AND IMPLICATIONS

Discussion of result: The results confirmed a significant positive relationship between transformational leadership and organizational support. This finding highlights the instrumental role of transformational leaders in fostering a supportive organizational culture by advocating for employee needs, facilitating access to resources, and inspiring trust. Transformational leaders inspire trust and foster a sense of belonging by addressing employee needs and providing resources essential for remote work success.

Table 4. Outcome of structural model

Relationship	☐	Std. Dev.	T-values	CI 2.5%	CI 97.5%	P-values	Decision
H1: TFL->OGS	0.326	0.028	11.683	0.270	0.379	0.001	Supported
H2: TFL->WKE	0.932	0.004	17.230	0.923	0.940	0.000	Supported
H3: TFL->RWP	0.468	0.120	3.900	0.104	0.229	0.000	Supported
H4: OGS->RWP	0.992	0.000	61.775	0.992	0.993	0.000	Supported
H5: WKE->RWP	0.717	0.106	10.581	0.908	1.324	0.002	Supported
Model fit test							
	Saturated model	Estimated model					
SRMR	0.140	0.141					
d_ULS	5.881	5.930					
D_G	0.466	0.433					
NFI	0.931	0.922					

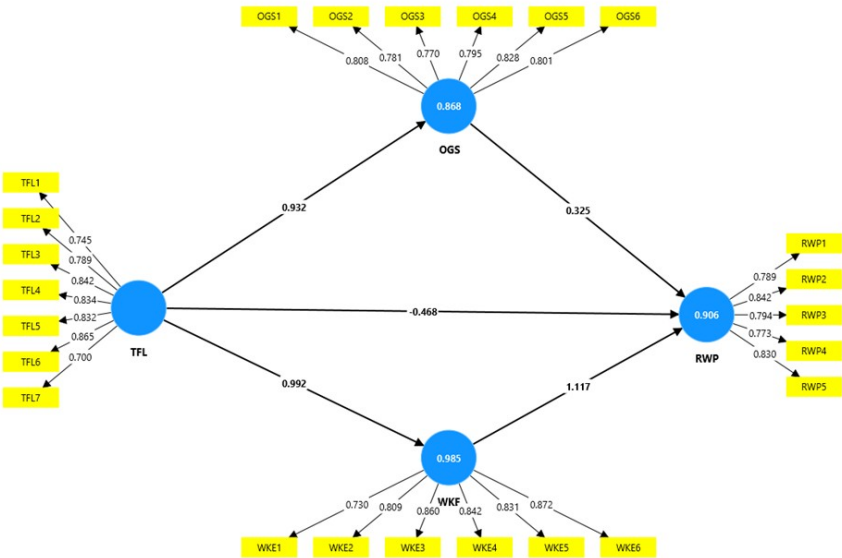


Figure 2. Measurement model

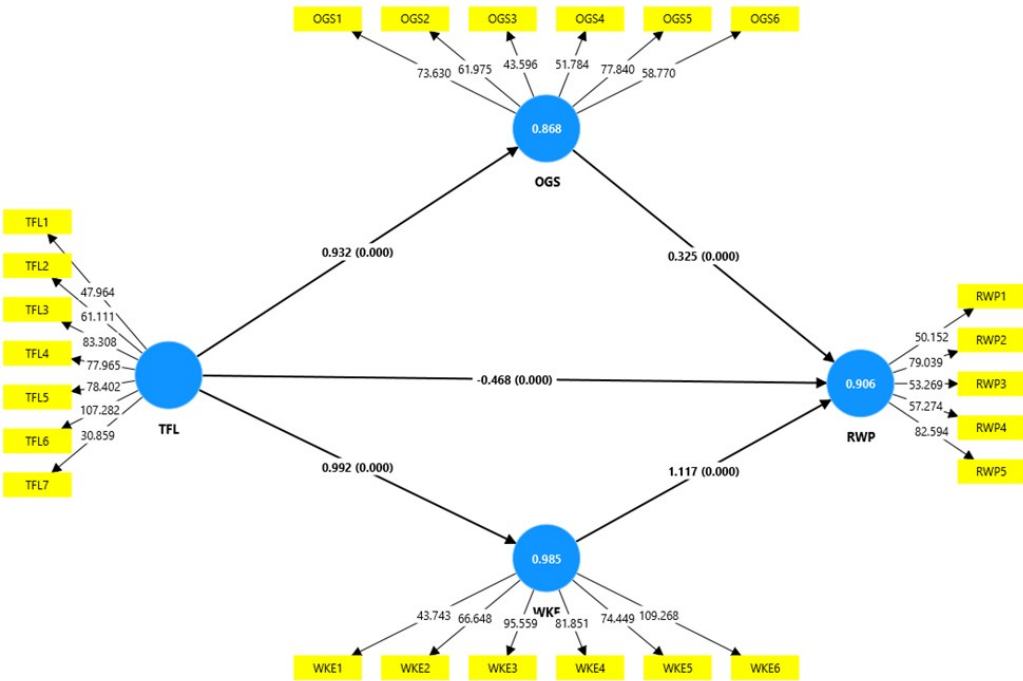


Figure 3. Outcome of structural model

This aligns with the findings from prior studies by (Bass & Riggio, 2010; Guo, 2025 Koon, 2024), who emphasized that transformational leaders enhance employees' perception of organizational support by advocating for their well-being and creating clear communication channels. In Somalia's banking sector, where infrastructural challenges prevail, transformational leaders can bridge resource gaps and mitigate organizational stressors, ensuring employees perceive the organization as reliable and supportive. Hypothesis two, which posited a significant positive relationship between

transformational leadership and work environment, was supported by the findings of this research. Transformational leaders improve the work environment by promoting adaptability, fostering innovation, and addressing challenges such as limited digital tools or poor work-life balance. Studies by (Nuriman, 2025; Wahyuni *et al.*, 2024) confirmed that leaders who demonstrate motivational behaviors create work environments conducive to productivity and collaboration, even in resource-limited settings. For Somalia's banking sector, transformational leadership helps enhance employees' workspace conditions and psychological resilience, aligning with the Job Demands-Resources (JD-R) theory, which identifies leadership as a critical job resource. Moreover, the direct impact of transformational leadership on remote worker performance is validated, as indicated by the outcome of this research. The outcome highlights the role of leaders in fostering employee engagement and productivity in remote settings. Transformational leaders motivate employees by providing a clear vision, encouraging autonomy, and fostering innovative problem-solving skills. This finding aligns with (Küçükkel, 2024; Matsunaga, 2024), who emphasized the importance of leadership in enhancing remote worker outcomes through inspiration and empowerment. Transformational leaders help employees navigate challenges such as isolation or unclear job expectations, ensuring that employees remain committed and productive despite the complexities of remote work (Palmucci *et al.*, 2025).

The significant relationship between organizational support and remote worker performance highlights the importance of providing employees with tangible and intangible resources. Employees who perceive strong organizational support are likelier to remain engaged, productive, and resilient. Studies by (Alzadjali & Ahmad 2024; Hngoi *et al.*, 2024) corroborate these findings, noting that organizational support improves performance by fostering trust, reducing stress, and increasing job satisfaction. In Somalia's banking sector, where remote work faces infrastructural and cultural challenges, organizations that provide consistent communication, access to tools, and emotional support can significantly enhance employee performance. Lastly, the study confirmed that the work environment significantly impacts remote worker performance. A conducive work environment—characterized by access to ergonomic setups, reliable internet, and digital tools—enables employees to perform at their best. This finding is consistent with research by Anning-Dorson (2021), which highlights the role of workplace conditions in fostering productivity and well-being. Beyond physical infrastructure, the psychological aspects of the work environment, such as inclusivity and a sense of community, also play a crucial role. Investing in supportive and adaptable work environments for Somalia's banking sector can help organizations overcome resource constraints and maximize employee performance.

Theoretical Implications: This study extends transformational leadership theory by demonstrating its applicability and effectiveness in remote work environments, particularly in resource-constrained contexts like Somalia's banking sector. By validating the role of transformational leadership in fostering organizational support and enhancing the work environment, the research highlights how leadership behaviors act as critical job resources within the Job Demands-Resources (JD-R) framework. This contributes to the existing leadership literature by showcasing the unique ways transformational leaders can influence employee outcomes in

geographically dispersed settings, offering a new lens for examining leadership dynamics in the era of remote work. The study enriches the understanding of organizational support theory by emphasizing its mediating role in enhancing remote worker performance. It also bridges the gap between environmental and organizational factors by highlighting the interplay between a supportive work environment and employee productivity. By situating organizational support and work environment constructs within the JD-R framework, the research advances theoretical discussions on how job resources mitigate job demands and improve employee outcomes, particularly in non-Western, developing economy settings. This study contributes to the broader discourse on remote work by contextualizing its dynamics in a developing economy, where infrastructural and cultural constraints significantly differ from those in developed regions. It highlights how remote work theories, traditionally developed for high-resource environments, can be adapted and tested in resource-constrained settings. By doing so, the research fills a critical gap in the literature, offering insights into how organizations in emerging markets can leverage leadership, organizational support, and environmental factors to optimize remote worker performance. The study expands the Job Demands-Resources (JD-R) framework by incorporating transformational leadership, organizational support, and work environment as critical job resources. It demonstrates how these factors collectively alleviate remote work demands and enhance performance outcomes. This extension of the JD-R framework contributes to its theoretical robustness, particularly in remote work research. It provides empirical evidence on the interconnected roles of leadership and organizational factors in mitigating stress and enhancing productivity. This finding underscores the value of integrating leadership and environmental constructs into broader organizational performance models. These theoretical contributions collectively deepen the understanding of leadership, organizational support, and work environment in shaping remote work performance, particularly in developing economies, while offering practical frameworks for future research and policy development.

Practical Implications: The findings of this research emphasize the importance of transformational leadership in driving organizational support and improving the work environment for remote workers. Organizations should develop leadership training programs that focus on fostering empathy, adaptability, and visionary thinking among managers and supervisors. These programs could include workshops, coaching sessions, and leadership simulations tailored to the unique challenges of remote work. Organizations can build a strong foundation for fostering collaboration and innovation in remote settings by cultivating leaders who inspire trust and empower employees. This is particularly critical in the banking sector of Somalia, where leaders must navigate resource constraints and cultural nuances to create an environment conducive to productivity. The significant relationship between organizational support and remote worker performance highlights the need for organizations to invest in robust support systems. Providing tangible resources, such as digital tools, internet access subsidies, and virtual training platforms, is essential to ensure employees have the tools to succeed in remote roles. Additionally, intangible support mechanisms, such as regular check-ins, mental health resources, and open communication channels, can enhance employees' sense of belonging and commitment to the

organization. For example, implementing a structured feedback loop where employees can voice their concerns and suggest improvements can reinforce a culture of support and inclusivity. The study underscores the importance of the work environment in shaping remote worker performance. Organizations must prioritize designing flexible and supportive work arrangements that address remote employees' physical and psychological needs. This includes providing ergonomic equipment, clear work-life balance guidelines, and access to collaborative tools that foster seamless communication. In contexts like Somalia, where infrastructure challenges may prevail, organizations should adapt by offering hybrid models or asynchronous workflows to accommodate varying levels of digital access. A supportive work environment boosts productivity and fosters long-term employee engagement. Organizations can use the insights from this study to establish cross-functional teams that address remote work challenges through innovative solutions. For instance, leaders from HR, IT, and operations can collaborate to design policies and tools tailored to the needs of remote workers. Creating digital communities or virtual collaboration platforms can enhance employee interactions and reduce feelings of isolation. Furthermore, organizations should encourage knowledge sharing and collaboration across departments to identify and implement best practices in remote work management. Organizations can create a cohesive workforce despite physical distances by fostering a teamwork and innovation culture.

The findings highlight the importance of tailoring remote work strategies to specific regions' unique socio-cultural and infrastructural challenges. In Somalia's banking sector, where resource constraints and cultural norms influence work dynamics, organizations must consider localized approaches to remote work management. This could involve collaborating with local stakeholders to improve digital infrastructure, offering region-specific training programs, or developing policies that align with local work culture. By adopting a context-sensitive approach, organizations can ensure that remote work strategies are effective and sustainable, contributing to the overall success of their operations. These practical implications provide actionable insights for organizations that optimize remote work performance, particularly in resource-constrained and culturally unique environments like Somalia. Let me know if further refinements are needed!

Conclusion and study limitations

CONCLUSION

This study examined the intricate relationships between transformational leadership, organizational support, work environment, and remote worker performance in Somalia's banking sector. The findings confirm the critical role of transformational leadership in fostering organizational support and creating a conducive work environment, enhancing remote employees' performance. The research also demonstrates the interconnectedness of these constructs within the framework of the Job Demands-Resources (JD-R) theory, emphasizing how job resources mitigate the challenges of remote work and drive positive outcomes. The study advances our understanding of leadership and organizational dynamics in resource-constrained contexts by addressing these relationships. We

envision a future where organizations in Somalia and other developing economies embrace transformational leadership to create an inclusive and supportive culture for their remote workforce. Such leadership can inspire employees to adapt to challenges, foster collaboration, and sustain productivity in remote settings. Organizations can empower employees to thrive despite infrastructural and socio-economic limitations by building robust support systems and improving work environments. These efforts will enhance organizational performance and improve employee well-being and job satisfaction. However, the journey toward optimizing remote work is not without challenges. Employees may face technological barriers, cultural resistance, and competing priorities. Yet, the unwavering commitment of leaders to provide guidance and support can help overcome these obstacles. By aligning leadership practices with organizational goals and employee needs, companies can ensure that their remote work strategies are effective and sustainable. This study's insights hold significant implications for organizational leaders, policymakers, and researchers seeking to improve remote work outcomes in developing contexts. As digital transformation continues to shape the future of work, embracing leadership and organizational strategies that prioritize employee engagement and adaptability will be key to unlocking the full potential of remote work. Through sustained effort and innovation, organizations can build a resilient, high-performing workforce that thrives in a rapidly changing environment.

Limitations and Future Research

Although this study provides valuable insights into the relationships between transformational leadership, organizational support, work environment, and remote worker performance, certain limitations must be acknowledged. First, the research is contextually bound to Somalia's banking sector, which limits the generalizability of the findings to other industries or regions. Somalia's unique infrastructural, socio-economic, and cultural characteristics may not align with those of other developing or developed countries. Future research should consider replicating this study in different industries and regions to explore whether similar patterns hold in diverse organizational and cultural contexts.

Such comparative studies can also examine the influence of sector-specific or country-specific factors on the dynamics of leadership, support systems, and remote work environments. Second, the study employed a cross-sectional research design, which captures a snapshot of the relationships among the variables at a single point in time. While this design effectively identifies associations, it does not allow for assessing causality or understanding how these relationships evolve. Future research could adopt longitudinal or experimental designs to explore the temporal dynamics of transformational leadership, organizational support, and work environment in shaping remote worker performance. Such approaches would provide deeper insights into the developmental trajectory of these constructs and their enduring effects in changing organizational contexts. Moreover, intervention-based studies that evaluate specific leadership training programs or organizational support initiatives can offer practical strategies to optimize remote work outcomes. These directions would enrich the theoretical and practical understanding of remote work in developed and resource-constrained environments.

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